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Beyond Digital Access: Unpacking the Digital Trust Paradox through Citizens' Experiences of Local Government Services

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ABSTRACT

Purpose – This study aims to examine citizens' experiences in using local government digital services, explore how digital trust is constructed through service experiences, and identify the social and cultural conditions shaping citizens' acceptance and continued use of digital government services
Design/methodology/approach – This study employed a qualitative descriptive-exploratory design. Data were collected through in-depth interviews with citizens and relevant local-government service actors, complemented by observation and document analysis. Data were analyzed through systematic hybrid coding and thematic analysis supported by NVivo 14, with source triangulation and member checking used to strengthen credibility.
Finding/Results – Citizens experienced digital services ambivalently. Convenience, flexibility, and time efficiency coexisted with technical failures, unclear instructions, document-upload problems, procedural uncertainty, and continuing needs for human assistance. Digital trust was constructed conditionally through four interrelated dimensions: system trust, institutional trust, data trust, and service trust. Acceptance was additionally shaped by digital literacy, family and social support, prior technological experience, and preferences for human assistance.
Originality/Value – The study refines the Digital Trust Paradox as a divergence between functional acceptance of digital services and conditional trust across system, institutional, data, and service dimensions. Citizens may value digital convenience and use online services while retaining conditional trust and returning to face-to-face assistance when uncertainty, complexity, or perceived risk increases. This citizen-experience perspective extends access-oriented accounts of digital government and provides an empirically grounded interpretive framework for future comparative and quantitative research.

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1. Introduction

Digital transformation in the public sector is not only related to the adoption of technology, but also concerns changes in governance, organizational culture, patterns of interaction between the government and society, and the formation of new public values. According to Gil-Garcia, Dawes, and Pardo (2018), the success of digital governance is determined by the ability of public institutions to integrate aspects of technology, policy, management, data, and social context simultaneously. The digitalization of public services is basically an organizational transformation process that requires social legitimacy and public trust in order to produce sustainable public value. Therefore, the success of digital transformation is not enough measured by the number of applications available, but also by the level of acceptance and trust of users in the services provided (Ghulam, 2021).

The development of digital public services in Indonesia shows an increase in the use of various electronic-based service platforms, both at the central and local government levels. Various population administration services, licensing, community complaints, and public information services have been transferred to the digital system. However, this transformation has not been fully followed by an increase in trust and use of digital services by the public. Research by Yuliana and Anita (2026) shows that digital public services still face problems in the form of low levels of public trust in the electronic systems used by the government. Public trust is an important factor because it determines the success of the implementation of digital services in the long term.

Rather than defining the Digital Trust Paradox simply as the coexistence of digital services and continued preference for face-to-face interaction, this study conceptualizes it as a condition in which citizens acknowledge the functional benefits of digital government such as convenience, speed, and accessibility while simultaneously maintaining conditional trust regarding institutional reliability, procedural certainty, and personal data protection. The paradox therefore emerges from a divergence between functional acceptance and institutional confidence. Citizens may use digital platforms for routine services while still relying on human interaction whenever uncertainty, complexity, or perceived risk increases. This distinction positions digital trust as a relational and experience-based construct rather than a direct consequence of digital access (van der Werff et al., 2019).

Accordingly, the study distinguishes four analytically different dimensions of trust: system trust, referring to confidence in the reliability and predictability of the digital platform; institutional trust, referring to confidence in government competence, integrity, and accountability; data trust, referring to confidence that personal information is adequately protected; and service trust, referring to confidence in frontline responsiveness when problems occur. These dimensions may develop differently, which helps explain why digital use can coexist with reservations and continued preferences for human assistance (Gil-Garcia et al., 2018).

From a public administration perspective, public trust in digital services is the main foundation for the success of technology-based public sector reform. Milakovich (2021) explained that the transition from electronic government to digital governance requires a change in the relationship between the state and citizens that is more participatory, transparent, and user-oriented. The public not only assesses the effectiveness of the technology used, but also assesses the integrity of the institution, the security of personal data, and the quality of the service experience received. Therefore, low levels of trust can be a major obstacle

in the utilization of government digital services even though the technology infrastructure is already available (Hooda et al., 2022).

At the local government level, this phenomenon can be seen in various electronic-based administrative services that have not been optimally utilized by the community. Even though digital services are available, some people still come directly to the service office to take care of administrative documents. This condition shows that the existence of technology has not been able to completely change people's behavior patterns in accessing public services. Research by Ummaroh and Choiriyah (2023) regarding the implementation of PLAVON DUKCAPIL services in Sidoarjo Regency shows that human resource factors, technological readiness, and people's ability to use digital services are the main challenges in the implementation of e-government at the local level.

The problems that occur in the field are not only related to technological aspects, but also related to social and cultural aspects of society. Some people still have a strong habit of obtaining services directly because they are considered easier to understand and provide certainty of service results. In addition, face-to-face interaction is still seen as a more convincing form of communication than communication through digital systems. This condition shows that the transformation of public services is basically a process of social change that involves the adaptation of people's culture to new technologies (Mergel et al., 2019).

From the perspective of public services, public trust is a very important social capital in supporting the success of the government's digital transformation. When people have a high level of trust in the digital service system, the level of service usage will increase. Conversely, low trust can cause people to reject or avoid using technology even though the service is already available. Research by Dewi et al. (2023) on the JAKI application in DKI Jakarta shows that issues of user privacy, service integration, and user experience are factors that affect public acceptance of digital public service innovations.

In addition to the trust factor, people's digital literacy is also an important issue in the transformation of public services. The ability of the public to understand technology, access digital information, and use service applications are factors that affect the successful implementation of government digital services. People who have low digital literacy tend to have difficulties in using electronic systems so they prefer conventional services. This condition shows that the digital skills gap can be an obstacle in realizing inclusive and equitable public services.

Research on digital public services has mostly focused on measuring service quality, community satisfaction, and technology adoption rates using a quantitative approach. For example, the research of Prasetyo et al. (2023) focuses more on the evaluation of e-government quality using the E-GovQual and Importance Performance Analysis models. This approach is able to explain the level of service quality, but it has not yet described in depth the experience of the public in using government digital services.

Limitations of previous research show research gaps (research gap) that is important to study further. There are still relatively few studies on digital public services that use a qualitative approach to explore people's experiences directly. In fact, an understanding of the experience of using digital services, the process of forming trust, and the meaning given by the public to electronic services is very necessary to understand the Digital Trust Paradox phenomenon more comprehensively. The qualitative approach allows researchers to explore subjective

experiences of society that cannot be explained only through numbers and statistical relationships.

From the perspective of contemporary public administration, the study of digital governance increasingly emphasizes the importance of understanding the experience of citizens as service users. Giest and Roberge (2004) emphasized that the development of digital governance cannot be separated from the dynamics of relations between the state, technology, and society. Studies show that social, cultural, and user experience factors often determine the success of digital service implementation. However, these aspects are still relatively underexplored through a qualitative approach, especially in the context of local public services in Indonesia.

Based on this description, this study aims to explore the experience of the community in using government digital services at the village level and understand the process of forming the Digital Trust Paradox phenomenon in digital public services. The focus of the research is directed at the experience of using digital services, the construction of public trust in electronic services, and social and cultural factors that affect the acceptance of government digital services. Theoretically, this research is expected to enrich the study of digital trust, e-government, and public service transformation in a qualitative perspective. Practically, this research is expected to be an evaluation material for local governments in developing digital public services that are more responsive, inclusive, and in accordance with the needs of the community.

The city of Surabaya is one of the relatively advanced regions in the implementation of digital transformation of public services. The Surabaya City Government has developed various electronic-based service innovations, one of which is through the Klampid New Generation (KNG) application which is used for online population administration services. The implementation of digital services is also applied at the village level as the front line of public services that interact directly with the community. One of the villages that is actively implementing digital services is Ngagel Rejo Village, Wonokromo District, Surabaya City. This village has integrated various population and non-population administration services through a digital service system connected to the Surabaya City Government platform. In addition, Ngagel Rejo Village has also developed a public service portal and village information system that allows the public to access various administrative services electronically (Milakovich, 2021).

Although various digital service innovations have been available, several studies show that the digital transformation process at the village level still faces challenges in terms of public acceptance. Rahmadanik and Indartuti's research on the implementation of E-Klampid in Ngagel Rejo Village shows that digital service innovations provide convenience in managing population administration because people no longer need to come directly to the Population and Civil Registration Office. However, the study also found that the success of the implementation of digital services is greatly influenced by the ability of the community to understand digital procedures and the readiness of the apparatus in providing assistance to service users.

Case boundary. The empirical case is explicitly bounded to Klampid New Generation (KNG) and related population-administration services accessed by residents of Ngagel Rejo Village, Wonokromo District, Surabaya. The study does not treat Ngagel Rejo as representative of Indonesian digital government as a whole. Instead, it examines a specific local service ecosystem in which village administration functions as an interface between citizens and

municipal digital governance. The contextual description of the service type, institutional setting, and citizen experience is therefore intended to support analytical transferability rather than statistical generalization.

Research by Akbar, Rahmadanik, and Widiyanto (2024) on the Klampid New Generation service in Ngagel Rejo Village also shows that the quality of digital services has improved in terms of convenience, speed, and accessibility of services. However, some people still show a preference for face-to-face services because they are considered to provide more certainty, ease of communication, and a sense of security in the administrative process. This phenomenon is interesting to study in more depth because it shows that there is a gap between the success of the provision of digital infrastructure and the level of public trust in the use of digital services. This condition is an early indication of the emergence of the Digital Trust Paradox phenomenon, which is when digital services are available and considered useful, but some people still choose conventional service mechanisms (Prasetyo et al., 2023).

Based on these conditions, Ngagel Rejo Village, Surabaya City, was chosen as the research location because it represents an area that has implemented various digital public service innovations, but at the same time still faces the dynamics of public acceptance and trust in these services. This characteristic makes Ngagel Rejo Village a relevant context to explore the community's experience in using government digital services and understand the process of forming the Digital Trust Paradox phenomenon at the level of public services that are closest to the residents.

2. Methodology

This study employed a qualitative descriptive-exploratory research design to examine how citizens experience government digital services and how digital trust is constructed within the local public-service context. A qualitative design was considered appropriate because the study sought to understand participants' experiences, perceptions, interpretations, and reasons underlying their acceptance of, or continued preference for, digital and face-to-face government services rather than to measure relationships statistically (Poth, 2024).

The study focused on the Digital Trust Paradox, referring to the condition in which citizens use or have access to government digital services while simultaneously expressing doubts about their reliability, security, responsiveness, or continuing preference for face-to-face interaction (Sharan B.Merriam, 2016). The empirical case was bounded geographically and institutionally to government digital population-administration services used by residents of Ngagel Rejo Village, Surabaya City, with particular attention to the KNG/digital population-administration service context. This case boundary enabled the study to examine digital-service acceptance within a specific local institutional and social environment rather than treating digital trust as an abstract or decontextualized phenomenon (Saldana, 2025).

The study drew on multiple sources of empirical evidence, including interviews, observations of service interactions, and relevant documentary materials. This multi-source design enabled comparison across participants and data types and strengthened the credibility of the interpretation through triangulation (Robetr K.Yin, 2018).

The study population comprised residents who had used or had access to government digital services in Ngagel Rejo Village. Because the study was qualitative, participants were not selected through statistical sampling. Instead, purposive sampling was used to identify

information-rich participants whose experiences were directly relevant to the research questions (Campbell et al., 2020). Four informant groups were intentionally included:

a. Active KNG users, namely residents who had direct experience using digital population-administration services;
b. Residents preferring face-to-face services, namely residents who had access to digital services but continued to prefer direct interaction with service officers;
c. Village officials, particularly those directly involved in implementing, facilitating, or assisting digital population-administration services; and
d. Community actors, namely individuals with relevant experience assisting residents in understanding or completing digital-service procedures.

A total of 24 informants participated, consisting of 12 active KNG users, 5 residents who preferred face-to-face services, 4 village officials, and 3 community actors. Citizen informants were selected to represent variation in age, gender, occupation, educational background, frequency of digital-service use, and previous experience with government digital services. The inclusion of both users and non-preference users, together with service providers and community actors, allowed the study to capture different positions within the local digital-service ecosystem and facilitated source triangulation.

Data were collected between February and April 2026 through semi-structured interviews, limited participatory observation, and document review. Each interview lasted approximately 45–90 minutes. The interview protocol explored participants' experiences with KNG, perceptions of convenience and accessibility, technical difficulties, confidence in system reliability, concerns regarding personal-data protection, experiences with government responsiveness, reasons for choosing digital or face-to-face service channels, and social and cultural factors influencing digital-service acceptance. The interview questions were sufficiently structured to maintain consistency across participants while allowing participants to elaborate on experiences that emerged during the interviews (Swift, 2022).

Observations were conducted to examine public-service processes and interactions between residents and service officials. Documentary materials were reviewed to complement interview and observational evidence, including relevant policy documents, digital-government or SPBE-related implementation materials, public-service reports, and administrative documents. The combination of these sources provided contextual evidence for interpreting participants' accounts and supported methodological triangulation (Crowther & Lancaster, 2020).

The researchers served as the primary human instruments, while semi-structured interview guidelines, observation protocols, and document-review procedures provided supporting structures for data collection. The interview and observation procedures were conducted iteratively, allowing emerging findings to inform subsequent questioning and comparison across informant groups.

Participation was voluntary, and informants were informed about the purpose and general procedures of the study before data collection. Participants were given the opportunity to provide informed consent and to decline to answer questions that they considered sensitive or uncomfortable. Personal identities were not used in reporting the findings, and interview materials were handled as research data rather than as publicly identifiable personal records. These procedures were particularly important because the study addressed perceptions of

government services, digital trust, institutional responsiveness, and concerns regarding personal-data security (Shaban, 2009).

Data analysis followed the interactive logic of data condensation, data display, and conclusion drawing and verification (Miles et al., 2014). Analysis proceeded iteratively alongside data collection rather than being postponed until all interviews had been completed. Interview recordings were transcribed and reviewed before coding. The researchers then compared participant accounts across informant groups and progressively condensed recurring meanings into analytical categories and themes.

A hybrid thematic coding strategy was employed. Initial codes were generated inductively from participants' accounts, while sensitizing concepts derived from the research questions—particularly citizen service experience, digital trust, institutional responsiveness, and digital-service acceptance provided an organizing framework for the analysis. Codes were iteratively compared, merged, differentiated, and grouped into higher-order categories. NVivo 14 was used as a data-management, coding, retrieval, and organization tool rather than as a substitute for researcher interpretation (Lungu, 2022).

The coding process generated 137 initial codes, which were consolidated into 28 analytical categories and subsequently synthesized into five overarching themes:

a. Citizen service experience;
b. Digital trust construction;
c. Institutional responsiveness and human support;
d. Social and cultural conditions shaping digital-service acceptance; and
e. The Digital Trust Paradox.

The analytical progression from first-order codes to categories and themes was interpretive rather than deterministic. Researchers repeatedly compared coded segments, reviewed discrepant interpretations, and documented coding decisions before finalizing the thematic structure. This process enabled recurring meanings and contrasting experiences across informant groups to be examined systematically (Poth, 2024).

Sampling and data collection continued until additional interviews no longer generated substantially new categories relevant to the research questions. Thematic saturation was reached at the 22nd interview. At this stage, successive interviews primarily confirmed previously identified categories related to service convenience, technical reliability, institutional responsiveness, data-security concerns, digital capability, social support, and preferences for face-to-face interaction.

The final two interviews, involving informants 23 and 24, were retained as confirmation and refinement interviews. Their purpose was to assess whether additional accounts would substantially modify the emerging thematic structure and to strengthen confidence in the stability of the interpretation. These interviews did not produce substantively new analytical categories. The saturation process was documented through the research audit trail and iterative comparison of interview transcripts (Campbell et al., 2020).

Trustworthiness was addressed through source triangulation, method triangulation, member checking, and an audit trail. Source triangulation involved comparing accounts from all four informant groups: active KNG users, residents preferring face-to-face services, village officials, and community actors. Method triangulation involved comparing interview accounts with observations of service interactions and documentary evidence, including relevant policy documents, SPBE implementation materials, public-service reports, and administrative

documents. Member checking was conducted selectively with participants whose accounts were central to the emerging interpretation, particularly to clarify or confirm interpretations concerning service experience, digital trust, institutional responsiveness, and channel choice. The procedure was used to check whether the researchers' thematic interpretations remained consistent with participants' intended meanings (Rahmadanik & Indartuti, 2023).

An audit trail was maintained throughout the study to document major methodological and analytical decisions, including changes in coding, category development, theme refinement, and the basis for resolving discrepant interpretations. These procedures strengthened the credibility, dependability, and transparency of the qualitative analysis (Akbar et al., 2024).

To make the analytical chain transparent, Table 1 presents selected examples showing how participants' expressions were progressively condensed into analytical categories and overarching themes.

Table 1. Simplified Coding Structure

First-order codes / expressions	Analytical category	Overarching theme
Easy access; saves time; fewer office visits	Convenience and accessibility	Citizen service experience
Upload failure; system error; unclear application status	Technical reliability and uncertainty	Citizen service experience
Officer assistance; helpdesk; explanation	Responsiveness and human support	Digital trust construction
Privacy concerns; personal-data protection	Data security and data trust	Digital trust construction
Family assistance; community advice; prior digital experience	Social support and digital capability	Social and cultural conditions shaping digital-service acceptance
Preference for direct interaction; need for personal explanation; distrust of digital procedures	Face-to-face preference and relational trust	The Digital Trust Paradox

The table is illustrative rather than exhaustive. The complete coding process comprised 137 initial codes, 28 analytical categories, and five overarching themes. The structure demonstrates how empirical statements were progressively interpreted and synthesized while preserving the connection between participants' experiences and the study's conceptual theme

3. Result and Discussion

3.1. Citizen Service Experience: Convenience Coexists with New Forms of Administrative Burden

The first theme concerns how citizens experience digital population-administration services across the entire service journey rather than merely at the point of accessing a digital application. Across the interviews, participants described a sequence involving access, information seeking, document preparation, submission, waiting, status monitoring, problem resolution, and decisions about whether to use the digital channel again. This sequence was not experienced uniformly by all participants; rather, it represents a recurring interpretive pattern identified across the data.

A major positive feature of KNG-related services was convenience. Participants described digital services as reducing the need for repeated visits to government offices and allowing

administrative procedures to be initiated from home. For example, an active KNG user explained:

> *"The online service makes things easier because I do not have to go to the office. I can submit the documents from home."(KU-01, active KNG user)*

Another active user emphasized the reduction in time spent at the service office:

> *"Previously, I had to spend almost a whole day at the office. Now I can start the process online and only come to the office if it is really necessary."(KU-02, active KNG user)*

These accounts indicate that functional acceptance was strongly associated with convenience, flexibility, and time efficiency. However, the same service journey could generate new forms of administrative burden. Participants still had to prepare documents in specific formats, upload files, monitor application status, interpret system messages, and sometimes repeat submissions when technical problems occurred. One participant stated:

> *"It is online, but we still have to prepare many documents and sometimes upload them several times." (KU-03, active KNG user)*

Another explained:

> *"If you make one mistake, you may have to start again. There is no officer immediately available to tell you what is wrong." (FT-01, resident preferring face-to-face service)*

These accounts demonstrate that digitalization did not necessarily eliminate administrative burden. Instead, part of the burden was reallocated from physical interaction with service officers to individual navigation of the digital process. Citizens saved travel time but could face new requirements involving digital literacy, document preparation, system navigation, and self-resolution of technical problems.

Technical reliability was particularly important in shaping this experience. Participants reported slow system responses, unsuccessful uploads, temporary unavailability, system errors, and uncertainty regarding whether submitted documents had been received. One active KNG user stated:

> *"Sometimes I have already uploaded the documents, but the system does not respond. I do not know whether the documents have been received or whether I have to upload them again." (KU-04, active KNG user)*

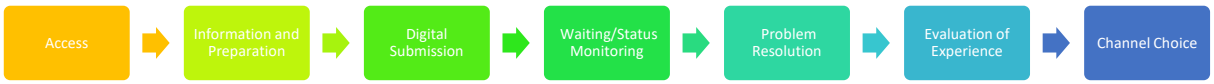
A resident who preferred face-to-face interaction similarly observed:

> *"The online service is useful, but when the system is down, we cannot do anything." (FT-02, resident preferring face-to-face service)*

The recurrence of technical problems alongside uncertainty and frustration indicates that citizens evaluated the service not simply according to whether a digital channel existed, but according to whether the channel remained reliable during actual use. This finding is consistent with research emphasizing the importance of electronic-service quality and digital capability in shaping citizens' evaluations of digital public services (Rahmadanik & Indartuti, 2023; Siwi & Nawawi, 2023).

Thus, the empirical evidence suggests that the relevant unit of citizen evaluation is the service journey, not the application itself. Convenience at the access stage can coexist with uncertainty during submission, waiting, and problem resolution. Figure 1 should therefore be presented as an interpretive synthesis derived from the thematic coding, rather than as a causal service model.

Figure 1. Interpretive Citizen Service Journey



The findings extend the understanding of digital-service experience by showing that convenience should not be treated as equivalent to successful digital transformation. Digital services can reduce physical access costs while simultaneously transferring procedural responsibility to citizens (Hutahaean et al., 2023). This helps explain why citizens may express positive evaluations of digital services while still seeking human assistance when procedures become uncertain or technically difficult (Rachman et al., 2023). The finding also provides an empirical foundation for the Digital Trust Paradox developed later in the analysis. The paradox does not emerge simply because citizens prefer face-to-face services. Rather, it begins with the coexistence of functional benefits and experiential vulnerabilities within the same service journey (Rahmadanik & Indartuti, 2023; Siwi & Nawawi, 2023).

3.2. Digital Trust Construction: Trust Develops Through Repeated Service Experiences

The second theme concerns how participants constructed trust in digital services. The interviews indicate that trust was not treated as an automatic consequence of government providing a digital platform. Instead, participants associated trust with repeated experiences of system reliability, transparency, data protection, institutional competence, and responsiveness. The analysis identified four analytically distinct dimensions of digital trust:

Table 2. Digital ServicesDigital Trust Construction: Trust Develops Through Repeated Service Experiences

Dimension	Empirical focus	Illustrative evidence
System trust	Reliability, predictability, system stability	Successful submission, system availability, clear status
Institutional trust	Government competence, integrity, accountability	Confidence that government can manage digital services
Data trust	Privacy and personal-data protection	Concerns about misuse or unauthorized access
Service trust	Human assistance and responsiveness	Availability of officers when digital problems occur

These dimensions are related but were not treated as interchangeable. A participant could trust the local government institution while remaining uncertain about the reliability of the digital system. Similarly, a participant could appreciate the convenience of the service while expressing reservations about the protection of personal information.

3.2.1. System Trust and Experience

Positive initial experiences appeared to strengthen confidence in subsequent use. One active user explained:

> *"At first it was confusing, but after using it several times, I understood the steps." (KU-05, active KNG user)*

This statement indicates that trust can develop through familiarity and successful repeated interaction. Conversely, repeated technical failure can weaken confidence because citizens become uncertain about whether the system will perform as expected. The findings therefore suggest that system trust is experience-based and conditional. Citizens evaluate whether the

system performs consistently enough to support their administrative needs. This is consistent with Li and Shang (2023), who demonstrate that citizens' experiences with e-government can contribute to changes in government trust through institutional and process-related mechanisms.

3.2.2. Transparency and Procedural Certainty

Information transparency emerged as another important element. Participants wanted clear information concerning requirements, processing stages, expected completion times, application status, and procedures for resolving problems. An active user stated:

> *"If the steps are clearly explained, I can do it myself. The problem is when the information is incomplete or difficult to understand."(KU-06, active KNG user)*

The finding suggests that transparency has a functional dimension. Information is valuable not merely because it is available, but because it enables citizens to determine what has happened, what will happen next, and what they should do if the process does not proceed as expected. Consequently, transparency contributes to trust when it reduces procedural uncertainty. In this sense, digital transparency is closely related to usability and predictability rather than simply the publication of information.

3.2.3. Data Trust and Privacy Concerns

Data protection represented a distinct dimension of trust. Participants recognized that population-administration services require personal information, but they wanted assurance that such information would be protected. One participant stated:

> *"We have to provide our personal information because it is required, but we also want to know whether the information is secure." (KU-07, active KNG user)*

Another explained:

> *"I am willing to use the online service, but I want to be sure that my personal information will not be misused." (FT-03, resident preferring face-to-face service)*

The coexistence of willingness to use the service and concern about data security is particularly important. It demonstrates that functional acceptance does not necessarily imply complete data trust. Participants could consider the service useful while retaining reservations about privacy. This finding is consistent with research showing that perceived security and trust are important factors in e-government use (Hooda et al., 2022). However, the present case adds an important qualitative nuance: concern about data security did not necessarily lead to rejection. For some participants, convenience was sufficient to justify continued use despite unresolved reservations.

3.2.4. Institutional Trust Is Not Identical to System Confidence

Negative-case analysis further demonstrated that institutional trust and system trust could diverge. Some participants expressed confidence in local government officials but remained uncertain about the digital system. Conversely, some participants were comfortable using the system for routine services but remained uncertain about whether their personal information was adequately protected. This divergence is important because it prevents digital trust from being treated as a single binary condition. Trust in the institution, confidence in the technology, confidence in data protection, and confidence in human support may develop at different rates.

3.3. Institutional Responsiveness and Human Support: The Safety Net of Digital Services

The third theme concerns the role of government responsiveness and human assistance. The interviews consistently indicated that participants did not expect digital systems to be

completely free from errors. Instead, they expected the government to provide accessible assistance when problems occurred. One participant stated:

> *"Problems can happen with the system. What matters is that we can contact someone who can explain what we should do." (KU-08, active KNG user)*

Another participant emphasized the importance of direct officer support:

> *"When there is a problem, I feel more comfortable if there is an officer who can respond directly." (FT-04, resident preferring face-to-face service)*

These accounts position human assistance as a safety net within the digital service system. Technical difficulties were not necessarily interpreted as evidence of institutional failure when participants could obtain an explanation or alternative solution. In contrast, a technical problem became more consequential when participants perceived that no one was available to assist them. The relationship identified in the data can therefore be expressed as:

Technical difficulty → Need for assistance → Perceived responsiveness → Evaluation of service experience

This relationship is an interpretive relationship, not a deterministic causal sequence. The role of village officials and community actors was particularly relevant in this regard. Their accounts indicate that digital-service implementation was not exclusively a technological process. It also involved explanation, assistance, troubleshooting, and translation of administrative requirements into forms that residents could understand.

The finding challenges a purely technology-centered understanding of digital government. A digital channel may reduce the need for physical visits, but human support remains relevant when citizens face uncertainty, technical problems, or complex administrative requirements. Importantly, human assistance does not necessarily contradict digitalization. Instead, the findings suggest that hybrid support can function as an institutional mechanism that stabilizes trust in digital services. This is a context-sensitive implication of the Ngagel Rejo case and should not be interpreted as evidence that all digital-government systems require the same organizational arrangement. The finding also clarifies the distinction between service trust and institutional trust. Service trust concerns confidence that assistance will be available and responsive during a service episode, whereas institutional trust concerns broader perceptions of government competence and integrity. The two can reinforce each other but should remain analytically distinct.

3.4. Social and Cultural Conditions Shaping Digital-Service Acceptance

The fourth theme demonstrates that digital-service acceptance was embedded within participants' social environments. Four recurring conditions were identified: digital capability, family and community support, prior technological experience, and continued cultural preference for face-to-face assistance.

3.4.1. Digital Capability

Participants with greater familiarity with digital applications generally reported fewer difficulties navigating the service process. However, the data did not support a simple assumption that access to a smartphone or internet connection automatically produces effective digital access. The analysis therefore distinguishes technical access from functional capability. A person may possess the necessary device and connectivity but still require assistance to complete an administrative procedure. This finding is consistent with research showing that digital literacy and electronic-service quality influence citizens' evaluations of digital public services in Indonesia (Rahmadanik & Indartuti, 2023).

3.4.2. Family and Community Support

Family support emerged as an important informal facilitating condition. One participant stated:

> *"When I have difficulty with the application, I ask my children. They understand these things better than I do." (FT-05, resident preferring face-to-face service)*

This account illustrates that digital-service acceptance may be socially mediated. Individuals who experience difficulties do not necessarily reject the service; they may rely on family members or other community actors to bridge their digital capability gap. Community actors similarly played a role in helping residents understand procedures and complete digital-service requirements. Thus, digital capability was not always an individual attribute. In some cases, it was distributed across family and community relationships.

3.4.3. Repeated Use and Digital Adaptation

The findings also indicate that age alone should not be treated as a determinant of digital-service acceptance. Participants described adaptation through repeated exposure and practice:

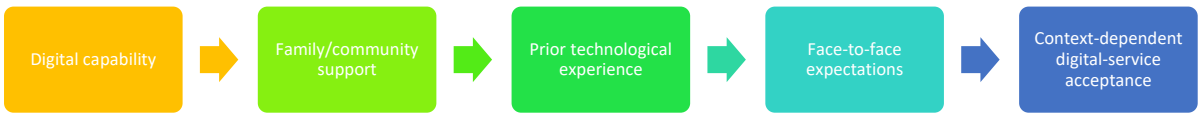
> *"At first it was confusing, but after using it several times, I understood the steps." (KU-05, active KNG user)*

Repeated successful experiences can reduce uncertainty and increase confidence. However, adaptation remained conditional on perceived benefits. Participants were more willing to continue using digital services when the time and convenience benefits outweighed the difficulties encountered.

3.4.4. Face-to-Face Preference as a Relational Expectation

The continued preference for face-to-face services should not be interpreted simply as resistance to technology. For some participants, direct interaction represented access to explanation, reassurance, and problem-solving. This finding is particularly important for understanding the Digital Trust Paradox. Face-to-face preference may persist even when digital services are accepted for routine transactions. The choice of channel can therefore depend on the complexity and uncertainty of the specific administrative problem.

Figure 2. Contextual Model of Digital-Service Acceptance



These findings are broadly consistent with e-government adoption research emphasizing the relevance of performance expectancy, effort expectancy, social influence, facilitating conditions, system quality, perceived security, and information quality(Sabani et al., 2023). The contribution of the present study is to show how these conditions are experienced together within a localized public-service setting.

4.5. The Digital Trust Paradox: Functional Acceptance and Conditional Institutional Confidence

The fifth theme constitutes the central interpretive contribution of this bounded study. The analysis shows that citizens may simultaneously recognize the functional value of digital services and retain reservations about the systems or institutions that deliver them. The proposed/refined Digital Trust Paradox in this study is interpreted as a divergence between functional acceptance and institutional confidence. It is not sufficient to define the paradox

simply as "using digital services while preferring face-to-face services." The interviews in this bounded KNG context reveal several distinct configurations:

Table 3. Empirical Configurations of the Digital Trust Paradox

Empirical configuration	Evidence pattern	Analytical interpretation
High functional acceptance – conditional data trust	Citizen values speed and convenience but remains concerned about personal-data protection	Use can coexist with privacy reservations
Institutional trust – low system confidence	Citizen believes officers/government can help but doubts system reliability	Trust in institution does not automatically transfer to technology
Digital acceptance – continued human-assistance preference	Citizen uses digital services for routine procedures but wants officers available for difficult cases	Acceptance does not eliminate relational service expectations
Positive service experience – conditional continued use	Citizen is satisfied when the process works but may switch channels when technical uncertainty increases	Continued use depends on context and service episode
Technical difficulty – retained trust under responsive support	Citizen encounters an error but remains willing to use the service when assistance is available	Responsiveness can preserve confidence despite system imperfections

These configurations make the paradox empirically visible. The same participant can hold apparently contradictory evaluations without those evaluations being logically inconsistent. A citizen may say that the service is faster and easier while also expressing concern about privacy. Another may trust government officers but prefer face-to-face interaction for complex procedures. A third may accept digital services for routine administrative needs but switch to direct assistance when a technical problem occurs.

The paradox therefore arises from the coexistence of different dimensions of evaluation, rather than from an inconsistency in participants' reasoning.

4.5.1. Negative Cases and Divergent Evaluations

Negative-case analysis strengthened this interpretation. Some digitally capable participants continued using digital services despite reservations concerning data security. Conversely, some participants who expressed confidence in local government institutions continued to prefer face-to-face interaction when procedures were complex or technically uncertain. These cases demonstrate that the following concepts should not be treated as interchangeable:

a. Service experience refers to what citizens encounter throughout the service journey.
b. Satisfaction refers to their evaluation of a particular service episode.
c. System trust refers to confidence in the reliability and predictability of the digital platform.
d. Institutional trust refers to confidence in government competence, integrity, and accountability.
e. Data trust refers to confidence in privacy and personal-data protection.
f. Service trust refers to confidence that assistance and responsive support will be available.
g. Acceptance refers to willingness to use the digital channel.
h. Continued use refers to repeated engagement with the digital channel over time.

The distinctions are important because a positive outcome in one dimension does not necessarily imply a positive outcome in another.

Table 4. Conceptual Boundaries of the Main Analytical Concepts

Concept	Definition in this study	Empirical indicators
Citizen service experience	Participants' encounters throughout the digital-service journey	Access, submission, waiting, information, problem resolution
Satisfaction	Evaluation of a particular service episode	Convenience, speed, clarity, successful completion
System trust	Confidence that the digital system works predictably	Stability, upload success, system availability
Institutional trust	Confidence in government competence and integrity	Accountability, competence, confidence in officials
Data trust	Confidence in protection of personal information	Privacy, security, concern about misuse
Service trust	Confidence in human assistance and responsiveness	Helpdesk, officer response, explanation
Digital acceptance	Willingness to use digital service channels	Choice or willingness to use KNG
Continued use	Repeated engagement with digital services	Reuse after previous service experiences

This conceptual separation provides a clearer basis for the proposed interpretive framework and prevents responsiveness, satisfaction, trust, and acceptance from being treated as the same construct.

4.6 Discussion

Integrated Interpretation: From Digital Experience to Conditional Trust. When the five themes are considered together, the findings indicate that digital-service acceptance emerges within an interaction between technological conditions, individual capability, social support, and institutional experience. The dominant interpretive pattern can be represented as:

Digital access → actual use → service experience → multidimensional evaluation → conditional trust → channel choice/continued use

This representation should not be interpreted as a linear causal model. Participants could move back and forth between digital and face-to-face channels, and positive and negative evaluations could coexist within the same service experience. For example, a citizen could:

a. value the convenience of online submission;
b. encounter a technical error;
c. seek help from a family member or officer;
d. complete the procedure successfully;
e. remain concerned about data security; and
f. continue using the digital channel for routine services while preferring face-to-face assistance for complex cases.

This sequence illustrates why digital access does not automatically produce comprehensive digital trust.

The central interpretive contribution of this study is the proposed/refined Digital Trust Paradox as a divergence between functional acceptance and conditional institutional

confidence. Functional acceptance occurs when citizens recognize practical benefits such as convenience, time efficiency, and reduced physical visits. Conditional institutional confidence refers to the extent to which those same citizens remain confident in the reliability, security, transparency, accountability, and responsiveness of the institutional system supporting the digital service.

The paradox is therefore generated when these dimensions do not move together. Citizens can accept a digital service without fully trusting its data-protection arrangements. They can trust government institutions without trusting the reliability of the digital platform. They can be satisfied with a completed transaction while still preferring human assistance for complex procedures (Ghulam, 2021).

This finding extends previous research that has emphasized trust as an important factor in e-government adoption (Li & Shang, 2023). Rather than treating trust as a single antecedent of adoption, the present study suggests that trust itself is multidimensional, relational, and continuously evaluated through service experience.

The finding also complements Indonesian research emphasizing digital literacy, electronic-service quality, transparency, governance, and digital capability in shaping public responses to digital government (Virnandes et al., 2024). The qualitative evidence from Ngagel Rejo indicates that these factors do not operate independently in citizens' lived experiences. They intersect during concrete service episodes.

From a practical perspective, the findings suggest that local government digital-service implementation should not be evaluated solely according to the availability of a digital platform or the number of citizens accessing it. Attention should also be given to system reliability, actionable information, data-protection communication, accessible assistance, and mechanisms for resolving digital-service problems. Maintaining accessible human support alongside digital channels is therefore a context-sensitive implication of this case rather than a universal prescription.

Thematic saturation was reached at the 22nd interview, while interviews 23 and 24 were retained as confirmation interviews. The researchers' audit trail should be used to document the progression of categories during the final stage of data collection.

Table 5. Saturation Audit Summary

Interview stage	**Analytical status**	**Interpretation**
Interviews 1–10	Initial categories emerging	New categories and variations identified
Interviews 11–16	Category consolidation	Recurring patterns became more stable
Interviews 17–19	Theme development	Major categories increasingly clustered into overarching themes
Interviews 20–21	Confirmatory stage	Existing categories predominated; limited emergence of new dimensions
Interview 22	Saturation point	No substantively new category relevant to the research questions identified
Interviews 23–24	Confirmation and refinement	Existing categories/themes confirmed; thematic structure refined

The saturation assessment was made in relation to the analytical purpose of the study, rather than as a claim that no additional perspective could exist. Because the sample included four informant groups, the researchers did not interpret overall saturation as evidence that each stakeholder group had independently reached saturation. Instead, saturation indicated that the interviews collectively provided sufficient variation and depth to address the research questions and stabilize the five-theme analytical structure. The final two interviews were therefore important as a quality-control step. Their role was not to establish a numerical threshold for saturation but to determine whether additional accounts would materially alter the interpretation (Syahroni et al., 2023).

The findings demonstrate that digital transformation within the studied KNG service context cannot be understood solely in terms of technological access. Citizens evaluated digital services through actual experiences of convenience, reliability, transparency, data protection, responsiveness, and social support. The most important finding is that these evaluations do not necessarily converge. Convenience may be high while data trust remains conditional; institutional confidence may coexist with low system confidence; and digital acceptance may coexist with a continued preference for human assistance (Dwiyanti & Marhati, 2026).

The contribution of the study is therefore not to propose a universal causal model of digital-government adoption. Instead, it offers an empirically grounded interpretive framework showing how different dimensions of experience and trust can coexist within the same local digital-service environment. The framework provides propositions that can subsequently be tested through comparative qualitative research or quantitative studies in other government-service contexts (Hadi & Widnyani, 2024).

The findings should consequently be transferred cautiously beyond Ngagel Rejo Village. The empirical evidence directly concerns KNG-related digital population-administration services and the experiences of residents and local service actors in this specific setting. The broader implications for digital government represent analytical transferability, not statistical generalization (Widodo & Kusnan, 2023).

4. Conclusion

This research shows that the transformation of government services towards digital platforms cannot be understood only from the perspective of digital access. The findings are bounded to KNG-related population-administration services in Ngagel Rejo Village and are intended to support analytical transferability rather than statistical generalization. First, citizen service experience is ambivalent: convenience, flexibility, and time efficiency coexist with technical problems, procedural uncertainty, and transferred administrative responsibilities. Second, digital trust is multidimensional and experience-based, comprising system trust, institutional trust, data trust, and service trust. These dimensions may develop differently within the same service episode. Third, institutional responsiveness and human assistance function as a safety net when technical or procedural difficulties arise. Fourth, digital-service acceptance is shaped by digital capability, family and community support, prior technological experience, and context-dependent face-to-face expectations. Fifth, the proposed/refined Digital Trust Paradox in this study describes the coexistence of functional acceptance with conditional confidence in digital systems and the institutions supporting them. Citizens may value digital convenience while retaining concerns about reliability, data protection, or the availability of human

assistance. Sixth, the practical implication is that local governments should improve system stability, procedural clarity, status transparency, data-protection communication, and responsive assistance while maintaining appropriate hybrid service options. The study does not claim that this framework is universally established; rather, it offers an empirically grounded interpretation that can be examined through comparative qualitative or quantitative research in other government-service contexts. Overall, the findings affirm that digital trust is experienced through service encounters rather than simply provided by the availability of technology.

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